

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

In The Matter Of: ) Case Number 23-41881-659  
Kim Y Jackson )  
AKA Kim Y Jackson-Purnell )  
Debtor, ) Chapter 13  
WBL SPO I, or its successors and )  
assigns )  
Creditor, )

**RESPONSE TO MOTION TO EXTEND THE AUTOMATIC STAY FILED BY DEBTOR**

COMES NOW Creditor, WBL SPO I by and through its attorney of record, responds to the Motion to Extend the Automatic Stay filed by Debtor as follows:

1. Regarding Paragraph 1, Creditor admits that this Chapter 13 case was filed on May 31, 2023. Creditor denies any remaining allegations, especially as they relate to the issue of this matter being filed in good faith.
  2. Regarding Paragraph 2, Creditor admits that Debtor's prior case was filed on March 31, 2023 and dismissed on April 17, 2023 for failure to file her Schedules, Statements and Chapter 13 Plan.
  3. Creditor admits the allegations contained in Paragraph 3.
  4. Creditor admits the allegations contained in Paragraph 4.
  5. Regarding Paragraph 5, Creditor admits that, upon review of the case file, it appears that Debtor has filed all necessary schedules, statements and her Chapter 13 Plan and has paid the filing fee.
  6. Creditor denies any remaining allegations contained in Paragraph 5, especially as they relate to this matter being filed in good faith and states further,

- a. This loan funded on or about March 10, 2022;
  - b. The last payment made by Debtor was on August 8, 2022 and the loan is now due for the September 19, 2022 payment and all payments coming due thereafter;
  - c. Creditor had its first foreclosure sale scheduled in April, 2023. Said sale was halted due to Debtor's prior case, #23-41129;
  - d. The current Chapter 13 was filed one (1) day prior to Creditor's second scheduled foreclosure sale.
7. Paragraph 6 calls for legal conclusion to which no response is required.

Assuming there are allegations contained in Paragraph 6, they are hereby denied.

8. Creditor states that paragraph 7 does not contain any allegations directed to Creditor. Assuming there are allegations contained in paragraph 7, they are hereby denied.

9. By way of further answer, Creditor states that Debtor's Motion to Extend Stay does not provide any information regarding a "substantial change in the financial or personal affairs of the debtor since the dismissal of the most previous case... or any other reason to conclude the later case will be concluded." 11 U.S.C. 362(b)(3)(c)(III)

WHEREFORE, Creditor prays that this Honorable Court deny Motion to Extend the Automatic Stay filed by Debtor and for such further orders as this Court deems just and proper.

June 12, 2023

Respectfully Submitted,  
Millsap & Singer, LLC

/s/ Pamela B. Leonard

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Attorneys for WBL SPO I

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on June 12, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ Pamela B. Leonard

**Electronic Mail Notice List**

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

William H. Ridings, Jr.

Diana S. Daugherty

Office of the United States Trustee

**Manual Notice List**

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Kim Y Jackson  
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